## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Philip F. Spalding

Application No.: 10/789,158

Filed: February 27, 2004

For: SYSTEM FOR FACILITATING LIFE SETTLEMENT TRANSACTIONS

Customer No.: 20350

Confirmation No. 8979

Examiner: Valerie Lubin

Technology Center/Art Unit: 3626

AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir

In response to the Office Action mailed August 6, 2008, please enter the

following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.